

United States Bankruptcy Court
Eastern District of PennsylvaniaIn re:
Sonya F. Wood-Johnson
DebtorCase No. 13-15978-elf
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 18

Date Rcvd: Apr 05, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 07, 2019.

db
13136081 +Sonya F. Wood-Johnson, 2100 Carolton Way, Flourtown, PA 19031-1605
++ASCENDIUM EDUCATION SOLUTIONS INC, PO BOX 8961, MADISON WI 53708-8961
(address filed with court: Sallie Mae Inc. on behalf of USA Funds,
Attn: Bankruptcy Litigation Unit E3149, P.O. Box 9430, Wilkes-Barre, PA 18773-9430)
13204253 Federal National Mortgage Association, PO Box 1047, Hartford CT 06143-1047
13161578 +Law Office of Stephen Ross, P.C., 152 E. High Street, Suite 100, Pottstown, PA 19464-5480
13228747 Ocwen Loan Servicing, LLC, PO Box 24738, West Palm Beach, FL, 33416-4738
13106251 +Specialized Loan Servicing, LLC, Attention Bankruptcy Department,
8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
13203981 +U.S. Bank National Association, as Trustee for Res, Ocwen Loan Servicing, LLC,
Attn: Bankruptcy Department, 1661 Worthington Rd, Suite 100,
West Palm Beach, FL 33409-6493
13146769 US Dept of Education, Claims Filing Unit, PO Box 8973, Madison, WI 53708-8973
14126038 United Student Aid Funds, Inc (USAF), PO Box 8961, Madison WI 53708-8961

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Apr 06 2019 02:36:47 City of Philadelphia,
City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
Philadelphia, PA 19102-1595
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 06 2019 02:36:02
Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
Harrisburg, PA 17128-0946
smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Apr 06 2019 02:36:40 U.S. Attorney Office,
c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13100681 EDI: AIS.COM Apr 06 2019 06:28:00 American InfoSource LP as agent for,
Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
13162532 +EDI: BANKAMER.COM Apr 06 2019 06:23:00 Bank of America, N.A., 7105 Corporate Drive,
Plano, TX 75024-4100
13228711 E-mail/Text: megan.harper@phila.gov Apr 06 2019 02:36:48 City of Philadelphia,
1401 JFK Boulevard, Philadelphia, PA, 19102
13266872 +E-mail/Text: megan.harper@phila.gov Apr 06 2019 02:36:47
CITY OF PHILADELPHIA, LAW DEPARTMENT TAX UNIT, MUNICIPAL SERVICES BUILDING,
1401 JOHN F. KENNEDY BLVD., 5TH FLOOR, PHILADELPHIA, PA 19102-1640
13744174 +E-mail/Text: bncmail@w-legal.com Apr 06 2019 02:36:30 Trifera, LLC,
c/o Weinstein & Riley, P.S., 2001 Western Avenue, Suite 400, Seattle, WA 98121-3132
13698474 +EDI: WFFC.COM Apr 06 2019 06:23:00 WELLS FARGO BANK, N.A.,
Attention: Bankruptcy Department, MAC# D3347-014, 3476 STATEVIEW BOULEVARD,
FORT MILL, SC 29715-7203

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13101377 ##+Rjm Acquisitions Llc, 575 Underhill Blvd, Suite 224, Syosset, NY 11791-3416

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 07, 2019

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: admin
Form ID: 3180W

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 4, 2019 at the address(es) listed below:

ALEXANDRA T. GARCIA on behalf of Creditor Ventures Trust 2013-I-H-R ecfmail@mw-c-law.com,
ecfmail@ecf.courtdrive.com
ANDREW SPIVACK on behalf of Creditor Ocwen Loan Servicing, LLC paeb@fedphe.com
ANN E. SWARTZ on behalf of Creditor Ventures Trust 2013-I-H-R ecfmail@mw-c-law.com,
ecfmail@ecf.courtdrive.com
D. TROY SELLARS on behalf of Creditor BANK OF AMERICA, N.A. D.Troy.Sellars@usdoj.gov
JENIECE D. DAVIS on behalf of Creditor Seterus, Inc., as the authorized subservicer for
Federal National Mortgage Association ("Fannie Mae"), creditor c/o Seterus, Inc
Jeniece@MVRLAW.COM, bonnie@mvrlaw.com
JEROME B. BLANK on behalf of Creditor U.S. Bank National Association, As Trustee et. al.
paeb@fedphe.com
JEROME B. BLANK on behalf of Creditor Trifera, LLC paeb@fedphe.com
JEROME B. BLANK on behalf of Creditor U. S. Bank National Association, Et al. paeb@fedphe.com
JEROME B. BLANK on behalf of Creditor BANK OF AMERICA, N.A. paeb@fedphe.com
JOSEPH ANGELO DESOYE on behalf of Creditor OCWEN LOAN SERVICING, LLC paeb@fedphe.com
JOSEPH L QUINN on behalf of Debtor Sonya F. Wood-Johnson CourtNotices@sjr-law.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor OCWEN LOAN SERVICING, LLC bkggroup@kmlawgroup.com,
bkggroup@kmlawgroup.com
MARIO J. HANYON on behalf of Creditor U. S. Bank National Association, Et al. paeb@fedphe.com
MARIO J. HANYON on behalf of Creditor OCWEN LOAN SERVICING, LLC paeb@fedphe.com
MATTHEW GREGORY BRUSHWOOD on behalf of Creditor BANK OF AMERICA, N.A. paeb@fedphe.com
MATTHEW GREGORY BRUSHWOOD on behalf of Creditor Wells Fargo Bank, NA paeb@fedphe.com
MATTHEW GREGORY BRUSHWOOD on behalf of Creditor U. S. Bank National Association, Et al.
paeb@fedphe.com
REBECCA ANN SOLARZ on behalf of Creditor The Bank of New York Mellon f/k/a The Bank of New
York as successor Indenture trustee to JPMorgan Chase Bank, National Association for CWHEQ
Revolving Home Equity Loan Trust, Series 2006-F bkggroup@kmlawgroup.com
THOMAS I. PULEO on behalf of Creditor U. S. Bank National Association, Et al.
tpuleo@kmlawgroup.com, bkggroup@kmlawgroup.com
THOMAS YOUNG.HAE SONG on behalf of Creditor Wells Fargo Bank, NA paeb@fedphe.com
THOMAS YOUNG.HAE SONG on behalf of Creditor Trifera, LLC paeb@fedphe.com
THOMAS YOUNG.HAE SONG on behalf of Creditor U. S. Bank National Association, Et al.
paeb@fedphe.com
THOMAS YOUNG.HAE SONG on behalf of Creditor U.S. Bank National Association, As Trustee et.
al. paeb@fedphe.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 25

Information to identify the case:					
Debtor 1	<u>Sonya F. Wood-Johnson</u>			Social Security number or ITIN	xxx-xx-2807
	First Name	Middle Name	Last Name	EIN	__-____
Debtor 2	<u></u>			Social Security number or ITIN	____
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-____
United States Bankruptcy Court Eastern District of Pennsylvania					
Case number: 13-15978-elf					

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Sonya F. Wood-Johnson
aka Sonya F Johnson, aka Sonya F. Wood

4/4/19

By the court: Eric L. Frank
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.